GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3831
ANSWERED ON:17.08.2001
OMBUDSMEN IN BANKS
DUKHA BHAGAT;RAM TAHAL CHOUDHARY

Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has appointed Lokayukt/Ombudsmen to solve the problem of customers in the banks;

(b) if so, the number of cases pending before the Lokayukt at present alongwith the number of cases disposed of during the last three years; and

(c) the action taken against the bank employees/officers for not rendering satisfactory customers` services in public sector banks?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a) & (b) :- Reserve Bank of India has appointed BankingOmbudsmen at 15 places to look into complaints concerning deficiency in banking services. The position of complaints received by the Ombudsmen; pending and disposed of during last three years is furnished below :-

Sl.No.	Complaints	1.4.97 to 31.3.98	1.4.98 to 31.3.99	1.4.99 to 31.3.2000
1.	Complaints received	7268	7464	6800
2.	of which not maintainable	3148	3317	2614
3.	Disposed of (decision taken)	2722	2807	2484
4.	Pending	1398	1340	1702
5.	No. of awards given	116	92	74

(c):- As part of the process of inspection of banks, Reserve Bank of Indiais conducting Customer Service Audit in banks to ascertain the actual level of the customer satisfaction in respect of 25 crore customer service areas and identify areas of deficiencies which have contributed to the lower level of implementation in banks. The Reserve Bank of India has reported that the prevailing position of various aspects of customer service is generally satisfactory. Action is taken by the concerned public sector bank against the employees/officers depending upon the nature of the lapse/misconduct committed by the individual employee/officer.